

CERTIFICATE OF ELECTRONIC TRANSMISSION

I hereby certify that this correspondence is being electronically deposited with the United States Patent and Trademark Office through the Electronic Filing System on: Date: June 9, 2010 Name: James A. Collins - Reg. No. 43,557 Signature: /James A. Collins/

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Appln. of: Alan R. Bauer et al.

Appln. No.: 10/764,076

Filed: January 23, 2004

For: MONITORING SYSTEM FOR
DETERMINING AND
COMMUNICATING A COST OF
INSURANCE

Attorney Docket No: 12654-33

Examiner: Teresa S. Woods

Art Unit: 3686

Conf. No.: 7997

REQUEST TO CORRECT OF INVENTORSHIP UNDER 37 C.F.R. § 1.48(c)

Mail Stop Petitions
Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Progressive Casualty Insurance Company (hereinafter "Progressive") by and through the undersigned counsel, hereby submits this request to correct inventorship for the above referenced application under 37 C.F.R. § 1.48. The requirements of section 37 C.F.R. § 1.48 are set forth below.

- (1) It is requested that Byron J. Olexa be added as an inventor to the above referenced application.
- (2) A statement from Byron J. Olexa stating that the error in inventorship occurred without deceptive intent on his part is submitted herewith as exhibit 1 to this request.
- (3) Re-executed oaths from originally named inventors Alan Rex Bauer, Kurtis Tavis Burns, Michael Vincent Esposito, and Patrick Lawrence O'Malley as submitted herewith as exhibit 2 to this request. Additionally, Progressive submits herewith an Amendment Correcting Inventorship Under 37 C.F.R. 1.48(b) requesting that original inventor David Charles Huber, Jr. be deleted from this application as his invention is no longer being claimed as a result of previously filed amendments.
- (4) The Director is hereby authorized to charge payment of the processing fee set forth in § 1.17(i) associated with this request (including any extension fee required to ensure that this paper is timely filed), or to credit any overpayment to Deposit Account No. 23-1925.
- (5) On January 23, 2004, assignments from the originally named inventors were recorded in the United States Patent and Trademark Office at reel 014935, frame 0875-81 (*see* exhibit 3). As such, the assignee, Progressive, hereby consents to the addition of Byron J. Olexa as an inventor to the above reference application by submitting the Statement Under 37 C.F.R. § 3.73(b), attached to this request as exhibit 4. Additionally, the assignment (*see* exhibit 5) from Byron J. Olexa to Progressive was recorded in the United States Patent Office on May 6, 2010, at reel 024348, frame 0735-38.

Respectfully submitted,

Dated: June 9, 2010

/James A. Collins/

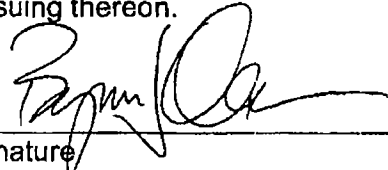
James A. Collins, Reg. No. 43,557
Attorney for Applicants

BRINKS HOFER GILSON & LIONE
PO BOX 10395
CHICAGO, IL 60610
(312) 321-4200

that these statements are made with the knowledge that willful false statements, and the like so made, are punishable by fine or imprisonment, or both, under 18 U.S.C. §1001, and that such willful false statements may jeopardize the validity of the above mentioned patent application or any patent issuing thereon.

March 30, 2010

Date



Signature

Case No. 12654/33

DECLARATION FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled, **MONITORING SYSTEM FOR DETERMINING AND COMMUNICATING A COST OF INSURANCE**, the specification of which:

- ☐ is attached hereto.
- ☒ was filed on January 23, 2004 as Application Serial No. 10/764,076
- ☐ and was amended on _____ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the patentability as defined in Title 37, Code of Federal Regulations, § 1.56(a).

I hereby claim foreign priority benefits under 35 U.S.C. § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate or § 365(a) of any PCT International application which designated at least one country other than the United States, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate, or PCT International application having a filing date before that of the application on which priority is claimed:


<u>Prior Foreign Application(s)</u>			<u>Priority Claimed</u>	
<u>(Number)</u>	<u>(Country)</u>	<u>(Day/Month/Year Filed)</u>	<input type="checkbox"/> Yes	<input type="checkbox"/> No

I hereby claim the benefit under 35 U.S.C. § 119(e) of any United States provisional application(s) listed below:

<u>(Application Serial No.)</u>	<u>(Filing Date)</u>	
<u>09/571,650</u>	<u>May 15, 2000</u>	<u>patented</u>
<u>(Application Serial No.)</u>	<u>(Filing Date)</u>	<u>(Status-patented, pending, abandoned)</u>
<u>09/135,034</u>	<u>August 17, 1998</u>	<u>patented</u>
<u>(Application Serial No.)</u>	<u>(Filing Date)</u>	<u>(Status-patented, pending, abandoned)</u>
<u>08/592,958</u>	<u>January 29, 1996</u>	<u>patented</u>
<u>(Application Serial No.)</u>	<u>(Filing Date)</u>	<u>(Status-patented, pending, abandoned)</u>

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Inventor's Signature
Full name of first inventor
Residence
Citizenship
Post Office Address


Alan Rex Bauer
Mill Valley, CA
USA
520 Summit Avenue, Mill Valley, CA 94941

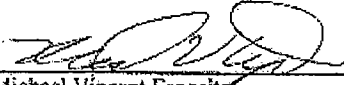
Case No. 12654/33
Date: July 15, 2009

Inventor's Signature
Full name of second inventor
Residence
Citizenship
Post Office Address

Kurtis Tavis Burns
Lakewood, OH
USA
1524 Westwood Avenue, Lakewood, OH 44107

Date:

Inventor's Signature
Full name of third inventor
Residence
Citizenship
Post Office Address


Michael Vincent Esposito
Aurora, OH
USA
845 Appaloosa Run, Aurora, OH 44202


Date: 12/18/09

Inventor's Signature
Full name of fourth inventor
Residence
Citizenship
Post Office Address

David Charles Huber, Jr.
Hudson, OH
USA
7481 Woodspring Lane, Hudson, OH 44236

Date:

Inventor's Signature
Full name of fifth inventor
Residence
Citizenship
Post Office Address


Patrick Lawrence O'Malley
Kirtland, OH
USA
7123 Giuliano Drive, Kirtland, OH 44094

Date: 3/16/10

Inventor's Signature
Full name of sixth inventor
Residence
Citizenship
Post Office Address

Byron John Olexa
Broadview Heights, OH
USA
1328 Fieldstone Court, Broadview Heights, OH 44147

Date:

Customer No. 00757
BRINKS HOFER GILSON & LIONE
P.O. Box 10395
Chicago, IL 60610
(312) 321-4200

Case No. 12654/33

DECLARATION FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled, **MONITORING SYSTEM FOR DETERMINING AND COMMUNICATING A COST OF INSURANCE**, the specification of which:

- ☐ is attached hereto.
- ☒ was filed on January 23, 2004 as Application Serial No. 10/764,076.
- ☐ and was amended on _____ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the patentability as defined in Title 37, Code of Federal Regulations, § 1.56(a).

I hereby claim foreign priority benefits under 35 U.S.C. § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate or § 365(a) of any PCT International application which designated at least one country other than the United States, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate, or PCT International application having a filing date before that of the application on which priority is claimed:

<u>Prior Foreign Application(s)</u>			<u>Priority Claimed</u>	
(Number)	(Country)	(Day/Month/Year Filed)	<input type="checkbox"/> Yes	<input type="checkbox"/> No

I hereby claim the benefit under 35 U.S.C. § 119(e) of any United States provisional application(s) listed below:

(Application Serial No.)	(Filing Date)
--------------------------	---------------

I hereby claim the benefit under 35 U.S.C. § 120 of any United States application(s), or § 365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application:

<u>09/571,650</u> (Application Serial No.)	<u>May 15, 2000</u> (Filing Date)	<u>patented</u> (Status-patented, pending, abandoned)
<u>09/135,034</u> (Application Serial No.)	<u>August 17, 1998</u> (Filing Date)	<u>patented</u> (Status-patented, pending, abandoned)
<u>08/592,958</u> (Application Serial No.)	<u>January 29, 1996</u> (Filing Date)	<u>patented</u> (Status-patented, pending, abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

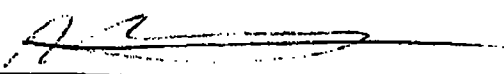
Case No. 12654/33

Inventor's Signature
Full name of first inventor
Residence
Citizenship
Post Office Address

Alan Rex Bauer
Mill Valley, CA
USA
520 Summit Avenue, Mill Valley, CA 94941

Date:

Inventor's Signature
Full name of second inventor
Residence
Citizenship
Post Office Address


Kurtis Tavis Burns
Lakewood, OH
USA
1524 Westwood Avenue, Lakewood, OH 44107

Date:

11/20/2009

Inventor's Signature
Full name of third inventor
Residence
Citizenship
Post Office Address

Michael Vincent Esposito
Aurora, OH
USA
845 Appaloosa Run, Aurora, OH 44202

Date:

Inventor's Signature
Full name of fourth inventor
Residence
Citizenship
Post Office Address

David Charles Huber, Jr.
Hudson, OH
USA
7481 Woodspring Lane, Hudson, OH 44236

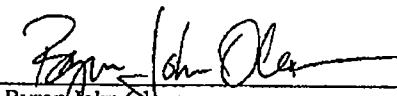
Date:

Inventor's Signature
Full name of fifth inventor
Residence
Citizenship
Post Office Address

Patrick Lawrence O'Malley
Kirtland, OH
USA
7123 Giuliano Drive, Kirtland, OH 44094

Date:

Inventor's Signature
Full name of sixth inventor
Residence
Citizenship
Post Office Address


Byron John Olexa
Broadview Heights, OH
USA
1328 Fieldstone Court, Broadview Heights, OH 44147

Date:

March 30, 2010

Customer No. 00757
BRINKS HOFER GILSON & LIONE
P.O. Box 10395
Chicago, IL 60610
(312) 321-4200

02-03-2004



102659622

CERTIFICATE OF EXPRESS MAIL

I certify that this is being Assignment Recordation Form Cover Sheet and accompanying document(s) are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. 1.10 on the date indicated below and is addressed to: MAIL STOP ASSIGNMENT RECORDATION SERVICES, Commissioner For Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Express Mail Label No.:
EV 341152785 US
Date
January 23, 2004

Signature
<i>Kathleen A. Nimrichter</i>
Printed Name
Kathleen A. Nimrichter

17497 U.S. PTO
10764076
012304

PATENTS ONLY

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF : Alan Rex Bauer et al.
FOR : **MONITORING SYSTEM FOR
DETERMINING AND COMMUNICATING
A COST OF INSURANCE**
SERIAL NO. : UNKNOWN
FILED : HEREWITH *10764076*
ATTORNEY DOCKET NO. : PGRZ 2 00001-1-1-3-3

ASSIGNMENT RECORDATION FORM COVER SHEET

MAIL STOP ASSIGNMENT RECORDATION SERVICES
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

To the Honorable Commissioner of Patents and Trademarks:

Please record the attached original document(s) or copy thereof.

1. Name of Party(ies) conveying an interest:

Alan Rex Bauer, Kurtis Tavis Burns, Michael Vincent Esposito,
David Charles Huber, Jr. and Patrick Lawrence O'Malley

02/02/2004 NSBETADME 00000057 10764076

01 FC:0021

40.00 DP

PATENT
REEL: 014935 FRAME: 0875

2. Name and address of Party(ies) receiving an interest:

Progressive Casualty Insurance Company
6300 Wilson Mills Road
Mayfield Village, Ohio 44143

3. Description of the interest conveyed:

☒
☐
☐

Assignment
Security Agreement
Other:

☐
☐

Change of Name
Merger

Execution Date: January 23, 2004.

4. Application number(s) or patent number(s):

If this document is being filed together with a new application, the execution date of the application is: January 23, 2004.

A. Patent Application No.(s)

B. Patent No.(s)

5. Name and address of Party to whom correspondence concerning this document should be mailed:

Jay F. Moldovanyi, Esq.
Reg. No. 29,678
Fay, Sharpe, Fagan, Minnich & McKee, LLP
1100 Superior Avenue
Seventh Floor
Cleveland, OH 44114-2518

6. One patent application is involved.

7. Amount of fee enclosed or authorized to be charged: \$40.00

8. Deposit Account Number (attached duplicate copy of this form if paying by Deposit Account): 06-0308

9. Please charge any additional fees or credit overpayment to Deposit Account No.: 06-0308.

10. To the best of my knowledge and belief, the foregoing information is true and correct and any attached copy is a true copy of the original document.
11. Total number of pages including cover sheet, attachments and documents: 7.

Respectfully submitted,

FAY, SHARPE, FAGAN,
MINNICH & McKEE, LLP

23 Jan 2004
Date

Jay F. Moldovanyi
Jay F. Moldovanyi
Reg. No. 29,678
1100 Superior Avenue
Seventh Floor
Cleveland, OH 44114-2518
216/861-5582

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23/2004 17:53 FAX 440 395 1813

IT PRODUCT

006

PGRZ 2 00001-1-1-3-3

ASSIGNMENT

For good and valuable consideration, the receipt of which is hereby acknowledged, I/We, the undersigned,

**Alan Rex Bauer, Kurtis Tavis Burns, Michael Vincent Esposito,
David Charles Huber, Jr. and Patrick Lawrence O'Malley**

who has/have created a certain invention for which an application for United States Letters Patent has been

☒ executed concurrently herewith
☐ filed _____ under U.S. Serial No. _____

and is entitled

**MONITORING SYSTEM FOR DETERMINING
AND COMMUNICATING A COST OF INSURANCE**

Do hereby sell, assign and transfer to **Progressive Casualty Insurance Company**, a corporation of the State of Ohio having a place of business at 6300 Wilson Mills Road, Mayfield Village, Ohio 44143, its successors, assigns, and legal representatives, the full and exclusive right to said invention and said application and to any and all inventions described in said application for the United States, its territorial possessions and all foreign countries, and the entire right, title and interest in and to any and all Letters Patent which may be granted therefor in the United States, its territorial possessions and all foreign countries; and in and to any and all continuations-in-part, continuations, divisions, substitutes, reissues, extensions thereof, and all other applications for Letters Patent relating thereto which have been or shall be filed in the United States, its territorial possessions and/or any foreign countries, and all rights, together with all priority rights, under any of the international conventions, unions, agreements, acts, and treaties, including all future conventions, unions agreements, acts, and treaties;

Agree that **Progressive Casualty Insurance Company**, hereinafter referred to as Assignee, may apply for and receive Letters Patent for said invention and said inventions, hereinafter referred to as said invention, in its own name, in the United States, its territorial possessions, and all foreign countries; and that, when requested to carry out in good faith the intent and purpose of this assignment, at the expense of said Assignee, its successors, assigns and legal representatives, the undersigned will execute all continuations-in-part, continuations, divisions, substitutes, reissues, extensions thereof, execute all rightful oaths, assignments, powers of attorney and other papers, testify in any legal or quasi legal proceedings; communicate to said Assignee, its successors, assigns or legal representatives all facts known to the undersigned relating to said invention and the history thereof; and generally do everything possible which said Assigned, its successors, assigns, or legal representatives shall consider desirable for aiding in securing, maintaining and enforcing proper patent protection for said invention and for vesting title to said invention and all applications for patents on said invention in said Assignee, its successors, assigns, or legal representatives; and

Covenant with said Assignee, its successors, assigns, or legal representatives that no assignment, grant mortgage, license or other agreement affecting the rights and property

PATENT
REEL: 014935 FRAME: 0878

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IT PRODUCT

007

herein conveyed has been made to others by the undersigned, and that full right to convey the same as herein expressed is possessed by the undersigned.

IN TESTIMONY WHEREOF I/WE have hereunto set MY/OUR signature(s) on the date(s) indicated below.


Alan Rex Bauer

Date: _____



Michael Vincent Esposito

Date: 1/23/04



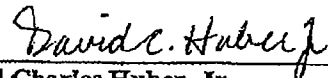
Patrick Lawrence O'Malley

Date: 1-23-04



Kurtis Tavis Burns

Date: 1/23/2004



David Charles Huber, Jr.

Date: 1-23-04

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PATENT
REEL: 014935 FRAME: 0879

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01/23/2004 12:53 FAX 4153399058

IT PRODUCT
PROGRESSIVE (SAUSALITO)

006
006

PGRZ 2 00001-1-1-3-3

ASSIGNMENT

For good and valuable consideration, the receipt of which is hereby acknowledged, I/We, the undersigned,

Alan Rex Bauer, Kurtis Tavis Burns, Michael Vincent Esposito,
David Charles Huber, Jr. and Patrick Lawrence O'Malley

who has/have created a certain invention for which an application for United States Letters Patent has been

[XX] executed concurrently herewith
[] filed under U.S. Serial No.

and is entitled

**MONITORING SYSTEM FOR DETERMINING
AND COMMUNICATING A COST OF INSURANCE**

Do hereby sell, assign and transfer to Progressive Casualty Insurance Company, a corporation of the State of Ohio having a place of business at 6300 Wilson Mills Road, Mayfield Village, Ohio 44143, its successors, assigns, and legal representatives, the full and exclusive right to said invention and said application and to any and all inventions described in said application for the United States, its territorial possessions and all foreign countries, and the entire right, title and interest in and to any and all Letters Patent which may be granted therefor in the United States, its territorial possessions and all foreign countries; and in and to any and all continuations-in-part, continuations, divisions, substitutes, reissues, extensions thereof, and all other applications for Letters Patent relating thereto which have been or shall be filed in the United States, its territorial possessions and/or any foreign countries, and all rights, together with all priority rights, under any of the international conventions, unions, agreements, acts, and treaties, including all future conventions, unions agreements, acts, and treaties;

Agree that Progressive Casualty Insurance Company, hereinafter referred to as Assignee, may apply for and receive Letters Patent for said invention and said inventions, hereinafter referred to as said invention, in its own name, in the United States, its territorial possessions, and all foreign countries; and that, when requested to carry out in good faith the intent and purpose of this assignment, at the expense of said Assignee, its successors, assigns and legal representatives, the undersigned will execute all continuations-in-part, continuations, divisions, substitutes, reissues, extensions thereof, execute all rightful oaths, assignments, powers of attorney and other papers, testify in any legal or quasi legal proceedings; communicate to said Assignee, its successors, assigns or legal representatives all facts known to the undersigned relating to said invention and the history thereof; and generally do everything possible which said Assignee, its successors, assigns, or legal representatives shall consider desirable for aiding in securing, maintaining and enforcing proper patent protection for said invention and for vesting title to said invention and all applications for patents on said invention in said Assignee, its successors, assigns, or legal representatives; and

Covenant with said Assignee, its successors, assigns, or legal representatives that no assignment, grant mortgage, license or other agreement affecting the rights and property herein conveyed has been made to others by the undersigned, and that full right to convey the same as herein expressed is possessed by the undersigned.

IN TESTIMONY WHEREOF I/WE have hereunto set MY/OUR signature(s) on the date(s) indicated below.

Alan Rex Bauer

Date:

1/23/04

Kurtis Tavis Burns

Date:

PATENT
REEL: 014935 FRAME: 0880

01/23/2004 18:16 FAX 440 395 1813
01/23/2004 12:53 FAX 4153399058

IT PRODUCT
PROGRESSIVE (SAUSALITO)

007
007

Michael Vincent Esposito

Date:

David Charles Huber, Jr.

Date:

Patrick Lawrence O'Malley

Date:

2
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RECORDED: 01/23/2004

PATENT
REEL: 014935 FRAME: 0881

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

STATEMENT UNDER 37 CFR 3.73(b)

Applicant/Patent Owner: Bauer et al.

Application No./Patent No.: 10/764,076

Filed/Issue Date: January 23, 2004

Titled: **MONITORING SYSTEM FOR DETERMINING AND COMMUNICATING A COST OF INSURANCE**

Progressive Casualty Insurance Company, a corporation

(Name of Assignee)

(Type of Assignee, e.g., corporation, partnership, university, government agency, etc.)

states that it is:

1. ☒ the assignee of the entire right, title, and interest in;
2. ☐ an assignee of less than the entire right, title, and interest in
(The extent (by percentage) of its ownership interest is _____ %); or
3. ☐ the assignee of an undivided interest in the entirety of (a complete assignment from one of the joint inventors was made)

the patent application/patent identified above, by virtue of either:

A. ☒ An assignment from the inventor(s) of the patent application/patent identified above. The assignment was recorded in the United States Patent and Trademark Office at Reel 014935, Frame 0875-81, or for which a copy therefore is attached. 024348 0735-38

OR

B. ☐ A chain of title from the inventor(s), of the patent application/patent identified above, to the current assignee as follows:

1. From: _____ To: _____

The document was recorded in the United States Patent and Trademark Office at
Reel _____, Frame _____, or for which a copy thereof is attached.

2. From: _____ To: _____

The document was recorded in the United States Patent and Trademark Office at
Reel _____, Frame _____, or for which a copy thereof is attached.

3. From: _____ To: _____

The document was recorded in the United States Patent and Trademark Office at
Reel _____, Frame _____, or for which a copy thereof is attached.

☐ Additional documents in the chain of title are listed on a supplemental sheet(s).

☒ As required by 37 CFR 3.73(b)(1)(i), the documentary evidence of the chain of title from the original owner to the assignee was, or concurrently is being, submitted for recordation pursuant to 37 CFR 3.11.

[NOTE: A separate copy (i.e., a true copy of the original assignment document(s)) must be submitted to Assignment Division in accordance with 37 CFR Part 3, to record the assignment in the records of the USPTO. See MPEP 302.08]

The undersigned (whose title is supplied below) is authorized to act on behalf of the assignee.

Dane A. Shrallow
Signature

May 27, 2010
Date

Dane A. Shrallow

Secretary
Title

Printed or Typed Name

This collection of information is required by 37 CFR 3.73(b). The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

Case No. 12654/33

ASSIGNMENT

WHEREAS, Byron J. Olexa, hereinafter called the "Assignor", has made the invention described in the United States patent application entitled **MONITORING SYSTEM FOR DETERMINING AND COMMUNICATING A COST OF INSURANCE**, for a full description of which reference is here made to an application for Letters Patent of the United States filed on January 23, 2004 and assigned Application Serial No. 10/764,076;

WHEREAS, Progressive Casualty Insurance Company, a corporation organized and existing under the laws of the State of Ohio, having a place of business at 6300 Wilson Mills Road, N72, Mayfield Village, OH 44143, hereinafter called the "Assignee", desires to acquire the entire right, title and interest in and to the invention and the patent application identified above, and all patents which may be obtained for said invention, as set forth below;

NOW, THEREFORE, in consideration of the sum of One Dollar (\$1.00), and other valuable and legally sufficient consideration, the receipt of which by the Assignor from the Assignee is hereby acknowledged, the Assignor has sold, assigned and transferred, and by these presents does sell, assign and transfer to the Assignee, the entire right, title and interest for the United States in and to the invention and the patent application identified above, and any patents that may issue for said invention in the United States; together with the entire right, title and interest in and to said invention and all patent applications and patents therefor in all countries foreign to the United States, including the full right to claim for any such application all benefits and priority rights under any applicable convention; together with the entire right, title and interest in and to all continuations, divisions, renewals and extensions of any of the patent applications and patents defined above; together with the right to recover all damages, including, but not limited to, a reasonable royalty, by reason of past, present, or future infringement or any other violation of patent or patent application rights; to have and to hold for the sole and exclusive use and benefit of the Assignee, its successors and assigns, to the full end of the term or terms for all such patents.

The Assignor hereby covenants and agrees, for both the Assignor and the Assignor's legal representatives, that the Assignor will assist the Assignee in the prosecution of the patent application identified above; in the making and prosecution of any other patent applications that

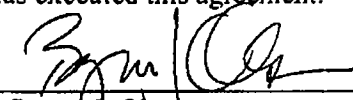
the Assignee may elect to make covering the invention identified above; in vesting in the Assignee like exclusive title in and to all such other patent applications and patents; and in the prosecution of any interference which may arise involving said invention, or any such patent application or patent; and that the Assignor will execute and deliver to the Assignee any and all additional papers which may be requested by the Assignee to carry out the terms of this Assignment.

The Commissioner of Patents and Trademarks is hereby authorized and requested to issue patents to the Assignee in accordance with the terms of this Assignment.

IN TESTIMONY WHEREOF, the Assignor has executed this agreement.

DATED:

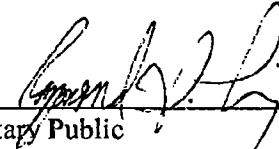
March 30, 2010


Byron J. Olexa

STATE OF Ohio)
COUNTY OF Cuyahoga) ss.

I, Raymond Ling, a Notary Public in and for the County and State aforesaid, do hereby certify that Byron J. Olexa, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that (s)he signed, sealed and delivered the said instrument as his/her free and voluntary act for the uses and purposes therein set forth.

IN WITNESS WHEREOF, I have hereunto set my hand and Notarial Seal, this 30th day of March, 2010.


Notary Public

My Commission Expires: _____

RAYMOND S. LING, Attorney
NOTARY PUBLIC - STATE OF OHIO
My commission has no expiration date.
Section 147.03 R.C.